

What other services are available from your CHIP health insurance plan?

- doctor visits, and well child checkups
- checkups for sports and jobs
- emergency care and urgent care
- shots (immunizations)
- prenatal care and delivery
- hospital care
- prescription drugs
- both dentists and medical providers can provide fluoride varnish
- lab and X-ray services
- mental health services
- substance abuse services
- hearing exams

Blue Cross Blue Shield of Montana will send you more information about these services. You can contact BCBSMT at 1-800-447-7828 extension 8647.

CHIP
Montana
Children's Health Insurance Plan

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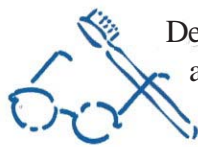
Dental Care and Eyeglasses for Children with CHIP



CHIP
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Children's Health Insurance Plan

Welcome to the Montana Children's Health Insurance Plan (CHIP)

Read this booklet to find out how to get dental care and eyeglasses for children with CHIP.



Dental care and eyeglasses are paid for by the Department of Public Health and Human Services and administered through Affiliated Computer Services (ACS).

Your children will get most of their health care through their CHIP Insurance Plan that is paid for by the Department of Public Health and Human Services and administered by Blue Cross Blue Shield of Montana (BCBSMT).

Children can get CHIP benefits as soon as they are enrolled in CHIP.

What if my child wants to keep the eyeglass frame he or she already has?

If the old frame is in good condition and the lenses are a standard size, Walman Optical will put the new lenses in the old frame and CHIP will pay the bill. Check with your eye examiner to make sure you can use the old frames.

What happens if my child loses or breaks his or her glasses?

You can take eyeglasses in for repair and may be charged a small fee.

If your child loses eyeglasses paid for by CHIP, you will have to pay for new ones -- unless the glasses were more than 365 days old.

CHIP does not pay for contact lenses.



Will CHIP pay for extra eyeglass features?

CHIP does not pay for extra features, such as protective coatings and most tints. (CHIP *will* pay for Rose 1 and Rose 2 tints.) A family may choose to pay separately for extra features.

What if the child chooses a frame that is not a Walman Optical/CHIP frame?

You will have to pay for the frame. Walman Optical can put lenses in most frames, and CHIP will only pay for the lenses.



Your child may get one pair of CHIP eyeglasses every 365 days.

Infants should be screened for common eye problems during their regular pediatric appointments.

Growing children and teenagers should have their eyes examined once a year starting at age three.

About Dental Care



Where can I take my child for CHIP dental care?

Your child must go to a CHIP dentist.

How can I find a CHIP dentist?

You receive a statewide listing of CHIP dentists when your child is enrolled in CHIP.

You may call the Family Health Line to ask for the names of CHIP dentists in your area.

Call 1-877-KidsNow (1-877-543-7669), Monday through Friday, 8 a.m. to 5 p.m. or go to our website at www.chip.mt.gov and click on the CHIP Family Resources tab for a listing of CHIP dentists.

The number of dentists in Montana is limited. Finding a dentist who takes new patients can be difficult in some communities.

What is the CHIP Basic Dental Plan?

Each child has dental services valued up to \$412 per year. As a benefit to families, CHIP dentists provide a 15% discount on their services.



The benefit year begins October 1. It is important to note if a child leaves CHIP and returns in mid-benefit year, dental benefits resume within the same benefit year limits. They do not begin anew.

Children receive a maximum of \$412 in services each benefit year: October 1 through September 30.

Do I pay the dentist any money at all?

You pay nothing for covered services unless your child goes past the \$412 limit in a benefit year.

Are there co-payments for CHIP dental services up to the \$412 limit?

No.

Ask the dentist if your child's treatment is covered by CHIP.

Ask how much it will cost.

What happens if the ophthalmologist or optometrist prescribes eyeglasses for my child?

The child will choose a frame from the Walman selection, and then Walman Optical will put lenses in it.

Each child may get one pair of eyeglasses every 365 days.

There may be some exceptions, such as when a child's vision changes during the year because of a medical condition.

How can I make sure CHIP will pay for my child's eyeglass frame and lenses?

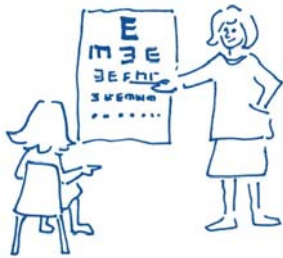
Tell the person doing the exam you want both the frame and lenses paid for by CHIP.

The eye examiner will show you Walman Optical/CHIP frames, and your child can choose one. If the examiner does not have any Walman Optical/CHIP frames, he or she will send you to someone who does.

After the child chooses a frame, Walman Optical will put the prescribed lenses in it.



About Eyeglasses



Where can my child get an eye exam?

Children with CHIP can get eye exams from any ophthalmologist or optometrist who works with CHIP.

Ophthalmologists and optometrists specialize in treating eyes and prescribing glasses.

To find an ophthalmologist or optometrist near you, refer to the CHIP Provider Directory sent to you by Blue Cross Blue Shield of Montana or check their website at www.bcbsmt.com. For some families, there is a \$3 co-pay for the eye exam.

Eyeglasses



CHIP will only pay for approved frames -- known as Walman Optical/CHIP frames.

(Walman Optical is an eyeglass company that works with CHIP.)

Can I save any dental bills that come after the \$412 limit and ask CHIP to pay them during the next benefit year?

No. Bills cannot be carried over to the next benefit year.

What if my child's dental care costs less than \$412 in the benefit year? Will CHIP add the leftover money to the next benefit year?

No.

Are there any dental services not covered by CHIP?

Yes. Orthodontia services (braces) are not covered. Some surgical treatments, such as prosthetics, implants, suturing, and other surgical services, are not covered by CHIP.

NOTE: Some dental surgery to repair the mouth and gums (due to an accident or congenital defect) may be covered through CHIP's medical insurance provided by Blue Cross Blue Shield of Montana.

Contact BCBSMT at 1-800-447-7828, extension 8647 for more information.

What if my child needs more services than what CHIP covers?

The yearly limit on billed services is \$412 and the dentist will expect you to pay for services over the limit. However, some children may be eligible for CHIP's Extended Dental Plan.

What is the CHIP Extended Dental Plan?

The Extended Dental Plan (EDP) is a limited program that provides dental services beyond the Basic Plan.

How do I apply for the Extended Dental Plan?

Your dentist must submit a request form to CHIP, including a treatment plan and estimated costs.

CHIP must approve the request before the dental work begins and will notify your dentist if your child is approved for EDP.

Is there a limit to the Extended Dental Plan?

Yes. The maximum limit is \$1,176 for each child for the benefit year. As with the Basic Plan, CHIP dentists provide a 15% discount on their services.

All services covered under the Basic Plan are covered by the Extended Dental Plan. Orthodontia services are not covered.

HINTS FOR KEEPING YOUR CHILDREN'S TEETH STRONG



- Your child's first dental visit should occur after the first tooth erupts but no later than their first birthday.
- Make sure your child brushes after each meal, or at least two times a day.
- Teach your child to use dental floss to clean between teeth. Flossing every day helps keep teeth and gums healthy.
- Feed your child healthy food, including lots of whole grains, milk, fruits, and vegetables.

Growing children need snacks during the day. Try to avoid sugary snacks such as candy, cookies, and soda pop.
- Take your child to the dentist for a checkup twice a year. The dentist can spot little problems before they become big ones.
- Ask your dentist about how sealants, topical fluoride and fluoride varnish can prevent tooth decay.